

ABSTRACT

A point of sale credit card payment system allowing multiple payments to be made to various payees from a single credit card transaction or any other form of electronic payment. Software, firmware, or hardware located at a consumer location or offsite determines the amount of commissions, travel agency fees, auction fees, or any other fees incidental to the transaction due to a third or other party. During the time of transaction when payment is being made by a credit card or any other form of electronic payment the fees and/or payment(s) due to third party(ies) are separately identified and, based upon instructions from the software, are paid directly by the credit card company to those third parties entitled to receive payment.